

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION

IN RE:

CHAPTER 13

SHONTAIL M. WELLS
SSN: xxx-xx-4053

CASE NO.: 15-80056-CRJ-13

Debtor,

**DEBTOR'S SUBMISSION OF PRE-CONFIRMATION
AMENDMENT TO CHAPTER 13 BANKRUPTCY PLAN**

COMES NOW the Debtor, SHONTAIL M. WELLS, and hereby amends her Chapter 13 Bankruptcy Plan pre-confirmation to show as follows:

1. Debtor is amending her Chapter 13 Plan to add under "Other Provisions" the following:

(6) Trustee to pay concurrently the administrative claims of Trustee, Attorney and American Financial, Inc. together with any other administrative claims.

2. All other provisions of the previously submitted plan remain unchanged. Attached is the Amended Chapter 13 Plan which the Debtor prays would be ratified and confirmed by this Honorable Court.

/s/ Shontail M. Wells

SHONTAIL M. WELLS, Debtor

/s/ G. John Dezenberg, Jr.

G. JOHN DEZENBERG, JR.

Attorney for Debtor

908-C North Memorial Parkway

Huntsville, AL 35801

Phone: (256) 533-5097

CERTIFICATE OF SERVICE

I, G. John Dezenberg, Jr., do hereby certify that I have this day served a copy of the above and foregoing instrument, by placing copies of same in the U. S. Mail, postage prepaid and properly addressed to the following:

Hon. Michael P. Huff American Financial, Inc.
Attorney for American Financial, Inc.
Bradley Arant Boult Cummings LLP
200 Clinton Ave. W, Ste 900
Huntsville, AL 35801-4900

Hon. Michael Ford, Trustee
PO Box 2388
Decatur, AL 35602

And to all parties listed on the Debtor's Mailing Matrix as attached hereto.

THIS 30th day of June, 2015.

/s/ G. John Dezenberg, Jr.
G. JOHN DEZENBERG, JR.

Label Matrix for local noticing
126-8
Case 15-80056-CRJ13
NORTHERN DISTRICT OF ALABAMA
Decatur
Tue Jun 30 13:51:46 CDT 2015
Merchants Adjustment Service
c/o Parnell & Crum P.A.
P.O. Box 2189
Montgomery, AL 36102-2189

Alabama Housing Finance Authority
PO Box 242928
Montgomery, AL 36124-2928

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

American Financial, Inc.
d/b/a American Financial Leasing, Inc.
3777 University Drive NW
Huntsville, AL 35816-3139

Ally Financial
PO Box 380901
Bloomington, MN 55438-0901

American Financial, Inc.
Bradley Arant Boult Cummings LLP
c/o Michael P Huff
200 Clinton Ave W Suite 900
Huntsville AL 35801-4900

CMI
4200 International Parkway
Carrollton, TX 75007-1930

Cash Net USA
100 West Jackson Ste 1400
Chicago, IL 60606-6929

Comcast Cable
2047 Max Luther Drive
Huntsville, AL 35810-3878

Dr. William Layman
PO Box 1587
Dickson, TN 37056-1587

Enhanced Recovery Company
P.O. Box 57547
Jacksonville, FL 32241-7547

Franklin Collection Service
2978 W. Jackson St.
Tupelo, MS 38801-6731

Huntsville Hospital Anesthesia
PO Box 1048
Huntsville, AL 35807-0048

Huntsville Surgical Assoc.
101 Sivley Rd., Ste. 400
Huntsville, AL 35801-5177

Huntsville Surgical Associates Trauma
c/o Franklin Collection Service
PO Box 3910
Tupelo, MS 38803-3910

Infinity Auto Insurance Co.
c/o Credit Collection Service
PO Box 9134
Needham Heights, MA 02494-9134

KNOWLEDGE INC
241 O G SKINNER DRIVE
WEST POINT GA 31833-1789

LINCOLN EMERGENCY DEPARTMENT
Revenue Recovery Corporation
PO Box 50250
Knoxville, TN 37950-0250

Lincoln Emergency Dept.
PO Box 637
Fayetteville, TN 37334-0637

Lincoln Medical Center
PO Box 637
Fayetteville, TN 37334-0637

Merchants Adj Service
PO Box 7511
Mobile, AL 36670-0511

Merchants Adjustment Service
c/o Parnell & Crum, P.A.
Post Office Box 2189
Montgomery, Alabama 36102-2189

NATIONWIDE RECOVERY SERVICE
PO BOX 8005
CLEVELAND TN 37320-8005

Redstone Federal Credit Union
Attn Jewel Graham
220 Wynn Drive
Huntsville, AL 35893-0001

Revenue Recovery Corp.
P.O. Box 50250
Knoxville, TN 37950-0250

Wasser, Sefton & Brown, PC
Lowdy J. Brown, Esq.
45 Dexter Ave., Ste 8050
Montgomery, AL 36104-3895

ServiSolutions
PO Box 242928
Montgomery, AL 36124-2928

Stonebridge Medical
PO Box 1077
Fayetteville, TN 37334-1077

US DEPT OF EDUCATION	US Dept. of Education/GL	United Consumer Fin Svc
CLAIMS FILING UNIT	PO Box 7859	865 Bassett Rd.
PO BOX 8973	Madison, WI 53707-7859	Westlake, OH 44145-1194
MADISON, WI 53708-8973		

United Consumer Financial Services	WILLIAM LAYMAN, MD	G. John Dezenberg Jr.
Attn Susan Karden	Revenue Recovery Corporation	908-C N Memorial Parkway
Mass & Associates, P.C.	PO Box 50250	Huntsville, AL 35801-5813
936 E Ft. Lowell Road, Suite # 200	Knoxville, TN 37950-0250	
Tucson, AZ 85712-1083		

Michael Ford	Shontail M. Wells
Chapter 13 Standing Trustee	607 Argyle Rd. NW
P.O. Box 2388	Huntsville, AL 35811-1301
Decatur, AL 35602-2388	

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Technology of Huntsville	Nationwide Recovery Service
401 10th St. SW	545 W. Inman St.
Huntsville, AL 35805	Cleveland, TN 37311

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

d)Alabama Housing Finance Authority	End of Label Matrix	
PO Box 242928	Mailable recipients	37
Montgomery, AL 36124-2928	Bypassed recipients	1
	Total	38

AMENDED CHAPTER 13 PLAN

Case No.: **15-80056**

Debtor(s): **Shontail M. Wells** SS#: **xxx-xx-4053** Net Monthly Earnings: **559.53**
 SS#: _____ Number of Dependents: **1**

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or

(**X**) Payroll deduction Order: To **Qualitest Vintage Pharm.** for
 \$ **230.00** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly x 55 months
 beginning July, 2015 in addition to the \$2,322.00 paid..

Length of plan is approximately **60** months, and the total amount of debt to be distributed by the Trustee is approximately \$ **33,600.00**

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
American Financial, Inc.	Post-Petition Lease Payments	\$2,313.88	\$190.00

B. Total Attorney Fee: \$ **3,000.00**; \$ **0.00** paid pre-petition; \$ **660.00** to be paid at confirmation and \$ **220.00** per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
ServiSolutions	\$66,815.10	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$491.18	2/2015	\$6,606.71	7	4.50%	\$122.00
ServiSolutions	\$1,801.00	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$20.21	2/2015	\$126.31	7	4.50%	\$4.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
-NONE-								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
American Financial, Inc.	\$19,203.00	\$429.17	2013 Dodge Avenger	Lease
US Department of Education	\$10,521.33	-0-	Student Loan	5+ years

IV. Special Provisions:

☐ This is an original plan.

☒ This is an amended plan replacing amended plan dated **6/18/15**

☒ This plan proposes to pay unsecured creditors **pro rata** %.

☒ Other Provisions:

- (1) From the plan payments received, the Trustee shall first pay any unpaid filing fees and administrative costs, except attorney fees. From the remaining balance, the required adequate protection payment(s) shall be paid at the earliest possible time, with the balance going toward paying attorney fees until paid in full. When these costs have been paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims being sub-classed. The remaining monies received by the Trustee shall then be distributed pro rata to properly filed unsecured claims.
- (2) Student Loan to be paid by Debtor direct - currently in deferred status.
- (3) Debtor **Assumes** lease with American Financial, Inc., on 2013 Dodge Avenger. Post-Petition arrears to be paid through plan as an administrative claim. Lease payments to be made by Debtor direct.
- (4) Debtor surrenders shares in Redstone Federal Credit Union to Redstone Federal Credit Union on share - secured credit card. Stay to lift on these funds upon confirmation.
- (5) Debtor surrenders all interest in Kirby Vacuum Cleaner to United Consumer Financial. Stay to lift on this vacuum cleaner upon confirmation.
- (6) Trustee to pay concurrently the administrative claims of Trustee, Attorney and American Financial, Inc. together with any other administrative claims.

Attorney for Debtor Name/Address/Telephone #

G. John Dezenberg, Jr. ASB-3786-R78G

**908-C North Memorial Pkwy
Huntsville, AL 35801**

Telephone # **256-533-5097**

Date **6/30/15**

/s/ Shontail M. Wells

Shontail M. Wells

Signature of Debtor